

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number		10697114
Filing Date		2003-10-31
First Named Inventor	Kight, et al.	
Art Unit	3693	
Examiner Name	TRAN, HAI	
Attorney Docket Number	23952-0042	

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	1	3761682		1973-09-25	Barnes, et al.	
	2	3833885		1974-09-03	Gentile, et al.	
	3	3876864		1975-04-08	Clark, et al.	
	4	3949364		1976-04-06	Clark, et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-03-23	Braun, et al.	
	7	4642767		1987-02-10	Lerner	
	8	4758714		1988-07-19	Carlson, et al.	

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	9	4791561		1988-12-13	Huber	
	10	4823264		1989-04-18	Deming	
	11	4926325		1990-05-15	Benton, et al.	
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	13	4948174		1990-08-14	Thomson, et al.	
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	20	5237159		1993-08-17	Stephens, et al.	
	21	5283829		1994-02-01	Anderson	
	22	5303149		1994-04-12	Janigian	
	23	5326959		1994-07-05	Perazza	
	24	5336870		1994-08-09	Hughes, et al.	
	25	5420405		1995-05-30	Chasek	
	26	5465206		1995-11-07	Hilt, et al.	
	27	5504677		1996-04-02	Pollin	
	28	5652786		1997-07-29	Rogers	
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	30	5699528		1997-12-16	Hogan	

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	31	5710889		1998-01-20	Clark, et al.	
	32	5727249		1998-03-10	Pollin	
	33	5794221		1998-08-11	Egendorf	
	34	5884288		1999-03-16	Chang, et al.	
	35	5920847		1999-07-06	Kolling, et al.	
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	37	5956700		1999-09-21	Landry	
	38	5966698		1999-10-12	Pollin	
	39	5974146		1999-10-26	Randle, et al.	
	40	5978780		1999-11-02	Watson	
	41	6029150		2000-02-22	Kravitz	

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42	6032133		2000-02-29	Hilt, et al.	
43	6044362		2000-03-28	Neely	
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47	6317745		2001-11-13	Thomas, et al.	

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	1	20010037295		2001-11-01	Olsen	

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1	91/09370	WO		1999-06-27	Online Resources & Communications Corporation	<input type="checkbox"/>
2	401195573	JP	A	1989-08-07	Decentralized Processors for Transfer in Organ	<input type="checkbox"/>

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	1	Supplemental Information Disclosure Statement including declaration by Mark Johnson.	<input type="checkbox"/>
	2	Merriam-Webster's Collegiate Dictionary, 10th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	<input type="checkbox"/>
	3	WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World." PC Magazine, Vol. 4, No. 20, p. 167-168, extracted on Internet from Dialog file 47, Accession #02746427 on 12/19/2003.	<input type="checkbox"/>
	4	STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980, extracted from Internet from Corporate business source database on 1/28/2003.	<input type="checkbox"/>
	5	BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, Vol. 13, No. 1, Fall 1991, p 5-14.	<input type="checkbox"/>
	6	Press Release, "Federal Reserve System Docket No. R-0643 Regulation CC CFR Part 2 29 Availability of Funds and Collection of Checks; American Banker (pre-1997 Fulltext); New York; N.Y. October 27, 1988; Vol. 153, Issue. 211; extracted on Internet on 2/2/2005	<input type="checkbox"/>
	7	Paschal, Jan; "New Edition of Rand McNally Bankers Directory Available"; Journal Record; Oklahoma City; Fe. 11, 1987, extracted on the Internet from http://proquest.umi.com on 01/27/2003.	<input type="checkbox"/>

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8	Huiyong et al., "Harcourt Brace Considers Sale of Some Assets----Chief Says Firm Discussing Potential Transactions; Thomson May Play Role", Wall Street Journal; New York; Apr. 26, 1990, extracted on the Internet from http://proquest.umi.com on 1/27/2003.	<input type="checkbox"/>
9	Tripp, Julie, "How to Lend Uncle Sam Your Money" PAGE: B1, The Oregonian; Portland, OR; Oct. 28, 1990), extracted from http://proquest.umi.com 07/16/2002.	<input type="checkbox"/>
10	Excerpts "Routing Symbol and Transit Number", page 109, Chapter 6-The Payment Function by Francis et al., published by American Bankers Association in 1998, 1997, 1996, 1995, and 1994.	<input type="checkbox"/>
11	"Official Routing Number Registrar – Routing Number Policy formulated jointly by American Bankers Association and the Federal Reserve System in 1976, pages 1-22.	<input type="checkbox"/>
12	"ABA Routing numbers", copy of web pages from www.aba.com .	<input type="checkbox"/>
13	GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	<input type="checkbox"/>
14	Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	<input type="checkbox"/>
15	TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker; New York, NY, August 9, 1989.	<input type="checkbox"/>
16	Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	<input type="checkbox"/>
17	Press Release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan; [Sunrise Edition] Omaha World-Herald; Omaha, Nebraska, August 30, 1989, p. 19.	<input type="checkbox"/>
18	HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	<input type="checkbox"/>

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19	DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	<input type="checkbox"/>
20	CHURBUCK, David C., "Let your Fingers do the Banking," Forbes, August 19, 1991.	<input type="checkbox"/>
21	SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	<input type="checkbox"/>
22	SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	<input type="checkbox"/>
23	MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	<input type="checkbox"/>
24	Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	<input type="checkbox"/>
25	ELIASON, A.L., Online Business Computer Applications: 2nd Edition Science Research Associates, 1987 HF5542.2E427, pp. 18-19 and 69-71.	<input type="checkbox"/>
26	KIGHT, PATRICIA, "Declaration Under 37 CFR 1.132, February 6, 2007.	<input type="checkbox"/>

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Examiner Signature		Date Considered	
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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Rhett S. White/	Date (YYYY-MM-DD)	2007-04-13
Name/Print	Rhett S. White	Registration Number	59158

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